



U.S. Small Business
Administration

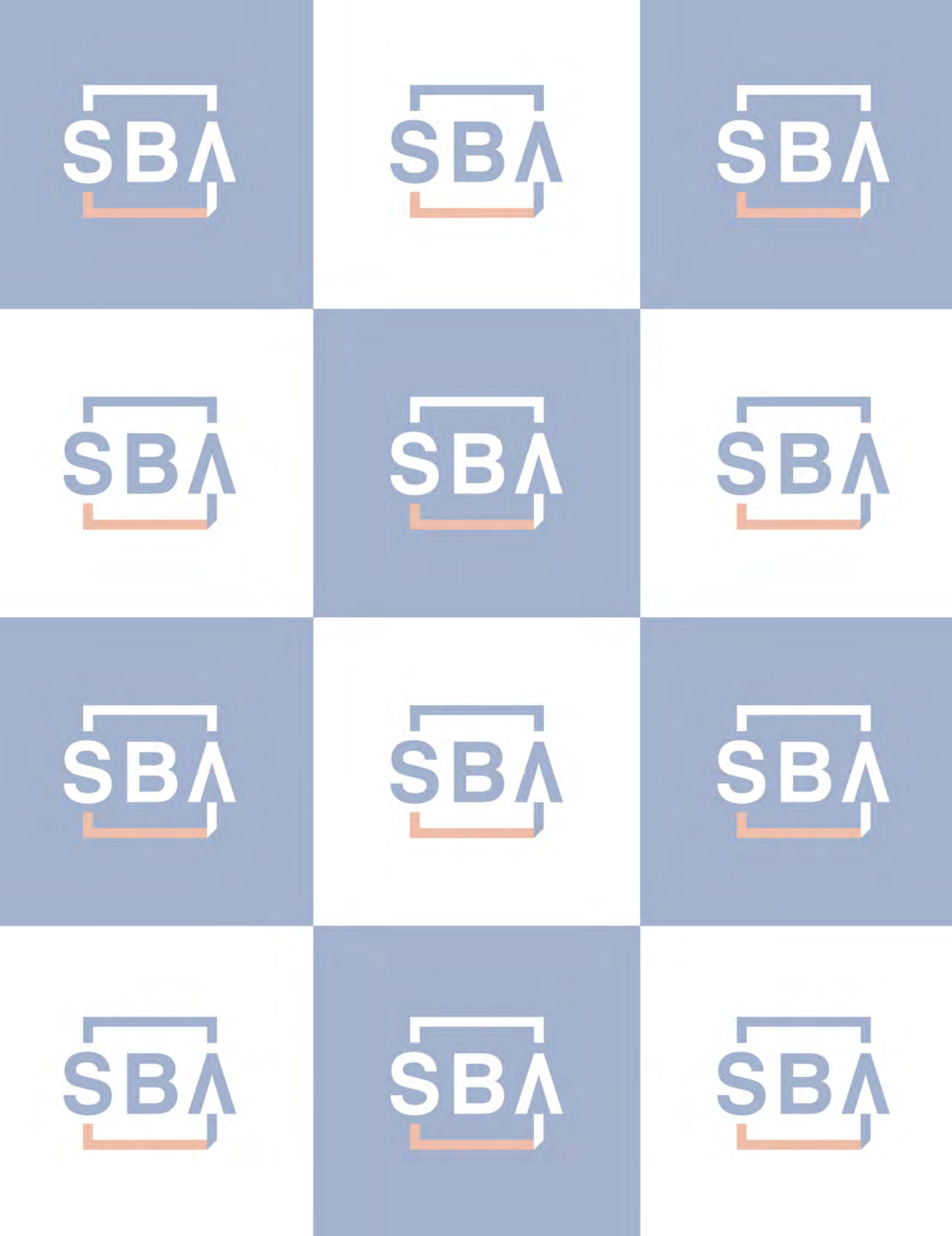
WYOMING EDITION 2020

Small Business

RESOURCE GUIDE



**START
GROW
EXPAND
YOUR BUSINESS**



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Wyoming Edition 2020



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ON THE COVER Ryan Gregory, courtesy of the SBA; Stacy Bair, courtesy of Bairco Construction

A MESSAGE FROM THE ADMINISTRATOR



It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation's small businesses with timely and innovative resources to help them thrive in today's economy. America's entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we've seen in our economy over the last three years. As the voice for America's 30 million small businesses, I am eager to advocate on entrepreneurs' behalf as a member of the President's Cabinet. Whether it's seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, the SBA is ready and determined to help our customers succeed.

The SBA remains committed to continuing our support of America's entrepreneurs and making an even bigger impact in communities across the country. In particular, the SBA is focused on elevating female entrepreneurs and our military veterans, expanding access to SBA resources

among entrepreneurs in disadvantaged communities, and continuing to prioritize disaster relief.

Within this resource guide, you will learn more about the tremendous tools the SBA provides small businesses through our 68 District Offices and numerous Resource Partners, such as our Small Business Development Centers, our SCORE mentoring network, Women's Business Centers, and Veterans Business Outreach Centers. Featured in this guide are some of the remarkable success stories of entrepreneurs who partnered with the SBA to take their businesses to the next level. The SBA encourages you to also utilize these resources to help strengthen and meet your business goals.

Sincerely,

Jovita Carranza
SBA Administrator



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*Small Business
Resource Guide.*

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NEW SOUTH MEDIA

PUBLISHED BY

New South Media, Inc.

304.413.0104 | newsouthmediainc.com

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The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication winter 2020 national edition #mcs-0134

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Printed in the United States of America.

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District Director Letter

This 2020 edition of the U.S. Small Business Administration's Wyoming Small Business Resource Guide directs you to SBA resources and tools for business assistance. You'll be encouraged by our many success stories. The SBA is committed to helping small businesses start, grow, expand, and recover. The Wyoming economy depends on small businesses, and we empower entrepreneurs to help realize their dreams of business ownership.

Wyoming is home to over 65,000 small businesses, nearly 99% of all enterprises in our state. Our small businesses employ 137,000 workers, about 62% of the workforce. There is a lot to be excited about when it comes to small business in the Cowboy State. The beauty of entrepreneurship is you don't have to do it alone. There are many resources and tools designed to help you on your journey. Wyoming has a network of industry experts that can help you achieve your business goals. Contact your local Wyoming Small Business Development Center or SCORE chapter. The Wyoming Women's Business Center and the folks here in the SBA Wyoming District Office can help you get the business assistance you need.

Connect with SBA Wyoming online and register for email updates at sba.gov/wy. We look forward to empowering your small business to succeed.

Sincerely,



Amy C. Lea
Wyoming District Director



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LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISSETTE



Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge

The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution

She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an



SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit

Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working

5 Tips for Success

Find a great business mentor.

To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

Have a healthy view of competition.

We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

Record everything you do.

Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality.

We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications.

We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.

on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+

**Small Business
Development Centers**

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+

SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.



Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

SCORE

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

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Wyoming Business Council

wyomingbusiness.org

Get help starting up your business, access public infrastructure and other state resources from the Wyoming Business Council.

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Manufacturing-Works Wyoming MEP

manufacturing-works.com

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O'Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.



Veterans Business Outreach Center

vbocregion8.com

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

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Your Advocates

The SBA offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency
- » when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office can help you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in Wyoming

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report. Receive market research guidance from an experienced business adviser by visiting the Market Research Center at wyomingsbdc.com.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

» Wyoming SBDC Network

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COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. General Manager Vince Gimeno grew his business thanks to the Small Business Innovation Research Program.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

- » **Secretary of State Business Division**
777-7311
<http://soswy.state.wy.us>

Taxes

As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.

- » **IRS Tax Assistance Center**
Casper/Cheyenne (844) 545-5640

» State Tax Department

Wyoming Department of Revenue
777-5200
dor@wyo.gov
revenue.wyo.gov

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment

Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

- » **State Safety & Health Regulations**
Wyoming Workers' Safety
Deputy Administrator Dan Bulkley, OSHA
(307) 777-3581
- » **Wyoming Department of Workforce Services**
Director John Cox
777-8728
wyomingworkforce.org

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

Accessibility & ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

Employers are essential to the success of the child support program and are responsible

for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css/employer-responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

- » **Wyoming Department of Family Services**
777-5300 or (888) 570-9914
<http://childsupport.wyoming.gov>

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit your nearest office in Rocky Mountain Regional Office in Denver, Colorado, uspto.gov/denver.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than

a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit uspto.gov/trademarks.

- » **State Registration of a Trademark**
Wyoming State Library Patent and Trademark Office
State Publications Librarian
Karen Kitchens
777-7281
karen.kitchens@wyo.gov
- » **Wyoming Research Products Center**
766-2509
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- » **U.S. Copyright Office**
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Chambers of Commerce

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Big Piney

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Greater Cheyenne

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638-3388

Cody County

836 Sheridan Ave.
587-2777

Cokeville

10558 N. Highway 30
279-3105

Dubois

708 Meckem St.
455-2556

East Yellowstone Valley

Wapiti
587-9595

Evanston

1020 Front St.
783-0370

Glenrock

506 W. Birch St.
436-5652

Goshen County

2042 Main St., Torrington
532-3879

Greater Bridger Valley

100 W. Sage, Lyman
787-6738

Green River

1155 W. Flaming Gorge Way
875-5711

Greybull

521 Greybull Ave.
765-2100

Hulett

146 Main St.
467-5430

Jackson Hole

260 W. Broadway
733-3316

Kaycee

100 Park Ave.
738-2444

Kemmerer

800 Pine Ave.
877-9761

Lander

100 N. First St.
332-3892

Laramie

800 S. Third St.
745-7339

Lovell area

287 E. Main St.
548-7552

Moorcroft

756-3386

Newcastle

1323 Washington Blvd.
746-2739

Niobrara

302 S. Main St., Lusk
334-2950

Platte County

65 16th St., Wheatland
322-2322

Pine Bluffs

206 Main St.
245-3695

Pine Haven

24 Waters Drive
756-9807

Powell Valley

111 S. Day St.
754-3494

Rawlins-Carbon County

519 W. Cedar St.
324-4111

Riverton

213 W. Main St. #3462
856-4801

Rock Springs

1897 Dewar Drive
362-3771

Saratoga/Platte Valley

210 W. Elm St.
326-8855

Sheridan County

24 S. Main St.
672-2485

Star Valley

360 Washington St., Afton
885-2759

Sublette County

19 E. Pine St., Pinedale
367-2242

Sundance

283-1000

Thermopolis-Hot Springs

220 Park St.
864-3192

Upton

2501 WY-116
468-2228

Worland/Ten Sleep

405 N. 10th St.
347-3226

Economic Development

Energy Capital

345 Sinclair St., Gillette
686-2603

Carbon County

215 W. Buffalo St., suite 304,
Rawlins
324-3836

Advance Casper

300 S. Wolcott St. #300
577-7011

Cheyenne Leads

121 W. 15th St., suite 304
638-6000

Evanston

225 Ninth St.
783-0301

Forward Cody

1130 Sheridan Ave., suite 200
587-3136

Forward Sheridan

224 S. Main, room 107
673-8004

Glenrock

206 S. Fourth St.
259-3936

Goshen County

110 W. 22nd Ave., Torrington
532-5162

IDEA Inc.

213 W. Main St., suite C,
Riverton
856-0952

Lander

485 N. Fourth St.
349-5734

Laramie

2523 E. Garfield St., suite B
742-2212

Leader Corp.

185 S. Fifth St.
332-5181

Lovell Inc.

142 E. Third St.
548-6707

North East Wyoming

2201 S. Douglas Highway,
suite 140, Gillette
686-3673

Platte County

851 Gilchrist St., Wheatland
322-4232

South Lincoln County

20 US Highway 30 & 189,
Diamondville
877-9781

Sweetwater

1897 Dewar Drive, Rock
Springs
871-8899

Thermopolis

420 Broadway St.
864-2348

Washakie

608 S. 12th St., Worland
347-8900

Exporting Assistance

Regional Export Finance Manager Bryson Patterson

Serving Wyoming, Colorado, New Mexico, and Utah
SBA Office of International Trade
999 18th St.
Denver, CO
(303) 844-6622
bryson.patterson@sba.gov

Entrepreneurial Resources

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting [sba.gov/localassistance](https://www.sba.gov/localassistance). Select the regional innovation clusters on the drop-down menu.

Online Learning

Find free short courses and learning tools to start and grow your small business at [sba.gov/learning](https://www.sba.gov/learning). The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops

Tribal enterprises and business organizations can receive entrepreneurial training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting [nativesmallbusiness.org](https://www.nativesmallbusiness.org).



▲ HOW THE SBA HELPED US SUCCEED

Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for \$350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.



Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?

In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:

- » Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- » LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Need financing?

Have an employee who was called to active duty?

You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow

Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.



Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 10) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don't have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary

Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis

Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women's Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

TRADITIONAL BUSINESS PLAN CHECKLIST

- ☐ Executive summary
- ☐ Company description
- ☐ Market analysis
- ☐ Organization and management
- ☐ Service or product line
- ☐ Marketing and sales
- ☐ Funding request
- ☐ Financial projections
- ☐ Appendix

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools--graphs and charts—to tell your business's financial story.

Appendix

Here you'll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LEAN STARTUP PLAN FORMAT

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing your company's fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships

Note the other businesses you'll work with--suppliers, manufacturers, subcontractors, and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources

List resources you'll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments

Name your target market. Your business won't be for everybody; it's important to have a clear sense of who you serve.

Channels

List the most important ways you'll talk to your customers.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face.

Revenue Streams

Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

LEAN STARTUP PLAN CHECKLIST

- | | |
|---|--|
| <input type="checkbox"/> Key partnerships | <input type="checkbox"/> Customer segments |
| <input type="checkbox"/> Key activities | <input type="checkbox"/> Channels |
| <input type="checkbox"/> Key resources | <input type="checkbox"/> Cost structure |
| <input type="checkbox"/> Value proposition | <input type="checkbox"/> Revenue streams |
| <input type="checkbox"/> Customer relationships | |

Ryan Gregory

OWNER, WYOMING ROOFING
Sheridan, WY

Ryan Gregory got his start working for others on ranches or in construction. When it came time for him to grow his own small business, he turned to the SBA.

When the former owner of Wyoming Roofing and Supply retired in 2012, Ryan jumped at the opportunity to buy the business. To help with the transition from employee to owner, Ryan sought business guidance from his local Small Business Development Center, an SBA Resource Partner. His company has since expanded to two locations in Sheridan and Gillette.

- **What challenge did you have?** I'm a hard worker and I learn fast, but I was always working for someone else. I didn't have to write a business plan or give financial projections. When the opportunity came to buy the business, I took it because I knew this was the best next step for me and my wife, Bonnie. I didn't know what I was doing at first, but I knew we could do it together.

I also recognized the need to attract the best employees who could advance in the company like I did. I wanted to create a culture where my team members realized the benefit to themselves and felt respected.

- **What was the SBA solution?** I developed my initial business plan, which included financial projections and human resources with my Wyoming Small Business Development Center adviser. SBA Resource Partners across the state offer mentoring, counseling, and training for free or low cost to help entrepreneurs thrive. This business plan helped me become a better business owner. Later I improved upon it, developing a brand and a marketing strategy. I learned you can start small and build, and because you do it over time, it's not as overwhelming. Get the guidance you need in the beginning to build that foundation for success.

My business adviser also directed me to the Wyoming Workforce Development Training Fund to attract and retain the best workforce. I use the fund to send my employees to trade shows and seminars to better their skills.

- **What benefit did this have for you?** Wyoming Roofing has grown to over 30 employees at two locations. We offer full employee benefits and opportunities for advancement. We're dispelling the belief that trade workers are somehow less valuable than those who attend a traditional four-year college. Wyoming Roofing and other trade businesses have career and promotion potential. You can secure a competitive salary and an engaging long-term career in our industry. Some of my folks started off roofing, as I did, and now they hold lucrative management positions.

I can't say enough about the SBDC and what it has meant to our business. Our long-term vision is to work with our SBA Wyoming District Office and SBDC to learn how to expand our brand across Wyoming and beyond.



**“
Our long-
term
vision is to
work with
our SBA
Wyoming
District
Office
and SBDC
to learn
how to
expand
our brand
across
Wyoming
and
beyond.”**

Ryan Gregory
Owner, Wyoming
Roofing



Stacy Bair

OWNER/PRESIDENT, BAIRCO CONSTRUCTION

Lovell, WY

With guidance from the SBA Wyoming District Office and the Small Business Development Center, Stacy Bair started up as a first-time business owner.

When Bairco Construction wanted to better compete in the public marketplace, Stacy then turned to the SBA 8(a) Business Development Program.

Stacy has worked her way up in the male-dominated industry, from receptionist to CFO to owner. When Stacy and her husband returned to her hometown of Lovell, she knew she wanted her startup to capitalize on local SBA assistance so her team and community could benefit.

- What challenge did you have?** When I first returned home, I evaluated the market and saw there weren't as many people here doing public sector work. Where I worked in California was flush with contracts, and it was highly competitive—I really learned a lot in that economic environment. I love federal contracting. I know it; I speak the language. My husband and I have the industry experience; I've been a lead on government contracts, but we've never operated our own firm and bid on our own contracts. We needed guidance from expert business advisers to secure the contracts available here in our home state.
- What was the SBA solution?** Thanks to the SBA Wyoming District Office and SBDC Regional Director Bruce Morse, I learned what I needed as a first-time small business owner. I graduated from the SBA 8(a) Business Development Program, which provides free business development education to better compete in the public sector. I had the opportunity to meet with government contracting specialists so that I could understand what agencies are looking for and how to best bid for these contracts. We got invaluable training on how to develop business systems and proposals. So often the banks and clients ask to speak to my husband as well, but I'm the president and the one with all the training and background in government contracting!
- What benefit did this have for you?** We're competing for and winning interesting and lucrative contracts in our own backyard. Our first major project was to help protect a small population of Yellowstone Cutthroat Trout, a vital native subspecies, in an area inaccessible to construction equipment or helicopters. To build this fish barrier, we had to mix concrete by hand and find a creative way to divert the water around the jobsite. It was an old-school way of doing it, but our team got it done.

Recently we were contracted to build an office for the U.S. Forest Service in Montana. Without the 8(a) program, we wouldn't have had the nerve to throw our hat in the ring for a new construction project. Our 8(a) certification gave us the kick to bid for larger, more complex projects and also to add the staff to cover them. We employ over 25 and our sales have increased each year since 2015 to a total \$15 million in 2018. We've completed work for the Department of Defense, Microsoft, the U.S. Department of Agriculture, and the U.S. Department of Interior. The SBA helped us take more chances, pushing the envelope for small business success.



“
Thanks to the SBA
Wyoming District Office
and SBDC Regional
Director Bruce Morse, I
learned what I needed
as a first-time small
business owner.”

Stacy Bair
Owner/President, Bairco Construction

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART

Jennifer and Jeff Herbert's home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they've sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

Challenge

The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn't there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution

Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than \$600,000. The Herberts' first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit

The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of \$2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.



Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 10) to help you find the funding that works best for you.

Define your lending needs.

Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

Talk to multiple lenders.

See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

Check all options.

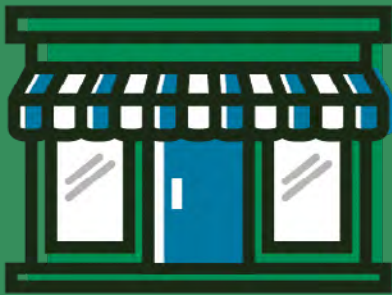
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.

Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.

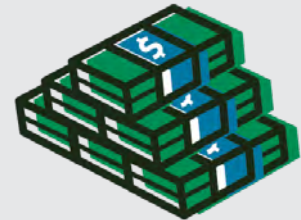
Lender Match

Find a lender interested in working with you at **sba.gov/lendermatch**. This matching tool connects entrepreneurs with SBA Lenders in your area.



SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



WE MAKE DREAMS COME TRUE



WIDC•Frontier partners with small businesses to secure the financing necessary for sustainable growth.

We understand local business environments, unique community considerations, and commercial lender requirements.

SBA 504 Loan Program

A powerful tool for fixed asset financing.

Loan Features

- Low down payment
- Long term fixed interest rate

Eligible Fixed Assets

- Land & buildings
- Construction & renovation
- Equipment & machinery
- Furniture & fixtures

WIDC Direct Loan Program

Provides fledgling businesses the financing necessary to become sustainable.

The WIDC Direct Loan Program is designed for very small businesses that may not meet all the requirements of commercial lenders, while offering many of the SBA 504 Loan features.

To discuss your business dreams

307.234.5351 • 800.934.5351 • widcfrontier.com

WIDC Frontier CDC
Building Communities • One Small Business at a Time

Advertise your company here.

Reach an unparalleled audience of
small business owners
with the U.S. Small Business Administration's
Small Business Resource Guide.

contactinfo@newsouthmediainc.com

SBA Lenders

Our participating SBA Lenders serve all Wyoming unless otherwise noted. For information visit sba.gov/wy.

AFTON

1st Bank, a division of Glacier Bank

314 S. Washington St.
885-3500

Bank of Star Valley

384 Washington St.
885-0000

Wells Fargo Bank

485 S. Washington St.
(800) 869-3557

ALPINE

1st Bank, a division of Glacier Bank

79 US Highway 89
654-3629

Bank of Alpine

65 Grey's River Road
654-0700

Bank of Star Valley

102 Grey's River Road
654-1000

BASIN

Security State Bank

201 S. Fourth St.
568-2483

BIG PINEY

Bank of the West

440 Budd Ave.
276-3961

BUFFALO

AND Bank

99 S. Main St.
684-2201

Bank of Buffalo

106 Fort St.
684-5591

First Interstate Bank

40 E. Hart St.
684-2581

First Northern Bank of Wyoming

141 S. Main St.

BURNS

Wyoming Bank & Trust

120 S. Main St.
547-3535

CASPER

ANB Bank

485 E. Second St.
234-5300

Bank of the West

300 S. Wolcott St.
577-3000
410 SE Wyoming Blvd.
577-3222

First Interstate Bank

104 S. Wolcott St.
235-4201
521 SE Wyoming Blvd.
235-4384

Frontier Certified Development Company/WIDC

732 E. Second St., suite 100
234-5351

Hilltop National Bank

300 Country Club Road #100
265-2740
4085 CY Ave.
577-3589

Hilltop National Bank

111 S. Durbin
577-3422

Jonah Bank of Wyoming

3730 E. Second St.
266-5662
777 W. First St.
237-4555

Meridian Trust FCU

4030 Plaza Drive #5
237-6764

Platte Valley Bank

3131 SW Wyoming Blvd.
235-3400
5271 E. Second St.
232-8403

US Bank

435 W. First St.
995-2180

Wells Fargo Bank

234 E. First St.
266-1100

Western Vista FCU

3401 Eagle Drive
234-8194

CHEYENNE

ANB Bank

1912 Capitol Ave.
634-2121

Bank of the West Downtown

1800 Carey Ave.
771-3400

Banner Capital Bank

4007 Greenway St.
433-1555

Central Bank & Trust

3060 E. Lincolnway
632-2124

Cheyenne State Bank

101 W. 19th St.
634-8844

Firstier Bank

1508 Stillwater Ave. B
632-3500

First Interstate Bank

401 W. 19th St.
633-8400
4612 Rue Terre
633-8476

Jonah Bank of Wyoming

2015 Central Ave.
773-7850

Meridian Trust FCU

2223 Warren Ave.
635-7878

Pinnacle Bank

3518 Dell Range Blvd.
637-7244

Security First Bank

500 W. 18th St.
775-6500

Platte Valley Bank

421 Vandehei St.
778-0021

Platte Valley Bank

3310 N. College Drive
638-0027

US Bank

2020 Carey Ave.
778-1650

Wells Fargo Bank

1701 Capitol Ave.
634-3314

Western Vista FCU

3207 Sparks Road
634-2197

Western Vista FCU

1215 Storey Blvd.
634-2197

Wyoming Bank & Trust

5827 Yellowstone Road
632-7733

Wyoming State Bank

1525 E. Pershing Blvd.
637-7333

CODY

Bank of the West

1130 Sheridan Ave.
587-2243

Big Horn Federal Savings Bank

1701 Stampede Ave.
587-5521

First Bank of Wyoming, a division of Glacier Bank

1507 Eighth St.
587-3800

Pinnacle Bank

1702 Sheridan Ave.
527-7186

US Bank

1132 Beck Ave.
527-9621

Wells Fargo Bank

1401 Sheridan Ave.
587-4237

DOUGLAS

Bank of the West

240 S. Fourth St.
358-9010

Converse County Bank

322 Walnut St.
358-5300

Points West Community Bank

1632 E. Richards St.
358-0688

EVANSTON

1st Bank, a division of Glacier Bank

1001 Main St.
789-3864

Bank of the West

848 Main St.
789-4440

US Bank

748 Main St.
789-8680

Uinta Bank

140 Yellow Creek Road
789-1900

Wells Fargo

724 Front St.
789-6166

FORT BRIDGER

1st Bank, a division of Glacier Bank

900 WY-414
782-3400

FORT WASHAKIE

Central Bank & Trust

14615 Highway 287
332-5978

GILLETTE

ANB Bank

800 E. Seventh St.
682-5161

Bank of the West

520 E. Boxelder Road
686-1548

Bank of Gillette

2900 S. Douglas Highway
685-2702

First Interstate Bank

222 S. Gillette Ave.
682-4700

First National Bank of Gillette

319 S. Gillette Ave.
686-3300

First Northern Bank

200 S. Kendrick Ave.
685-3375

Pinnacle Bank

815 Madison Ave.
682-0089

Security State Bank

2124 S. Douglas Highway
686-8080

US Bank

509 S. Douglas Highway
685-4000

GLENROCK

Hilltop National Bank

313 S. Fourth St.
436-2716

GREEN RIVER

Bank of the West

10 Shoshone Ave.
875-4934

State Bank

30 Shoshone Ave.
875-5070

US Bank

285 Uinta Drive
875-5980

Wells Fargo

125 W. Flaming Gorge Way
872-4080

GREYBULL

Bank of Greybull, a Bank of Bridger branch

601 Greybull Ave.
765-4437

Big Horn Federal Savings Bank

33 N. Sixth St.
765-4412

GUERNSEY

First State Bank, a division of Glacier Bank

250 W. Whalen St.
836-2152

Oregon Trail Bank, a division of Banner Capital Bank

17 N. Wyoming Ave.
836-2344

HANNA

Rawlins National Bank

403 Adams St.
325-9007

HULETT

Summit National Bank

133 Main St.
467-5261

JACKSON

Bank of Jackson Hole

990 W. Broadway
733-8064

Bank of the West

160 W. Pearl St.
200-3118

First Interstate Bank

842 W. Broadway
734-7373

Meridian Trust FCU

740 S. US Highway 89
734-8034

Rocky Mountain Bank

890 W. Broadway
739-9000

US Bank

185 Powder Horn Lane
732-9880

Wells Fargo

112 Center St. 733-3737
50 Buffalo Way 739-3875

Zions Bank

25 S. Willow St., suite 201
200-3266

KEMMERER

1st Bank, a division of Glacier Bank

716 Pine Ave.
877-3926

Bank of the West

801 Pine Ave.
877-4441

LANDER

Atlantic City FCU

1005 11th St.
332-5151

Bank of the West

303 Main St.
332-4212

Central Bank & Trust

285 Main St.
332-4730

First Interstate Bank

8118 Highway 789
332-7500

Meridian Trust FCU

873 Main St.
332-3120

US Bank

505 Main St.
332-3143

Wyoming Community Bank

685 Main St.
335-7233

LARAMIE

ANB Bank

3908 Grand Ave.
745-3619

Bank of the West

222 E. Garfield St.
745-8881

First Interstate Bank

222 Iverson St.
721-4600

First State Bank

608 Grand Ave.
721-2111

US Bank

568 N. Third St.
755-5187

Wells Fargo Bank

2127 E. Grand Ave.
721-5700

Western State Bank

3430 E. Grand Ave.
721-9100

LINGLE

Points West Community Bank

301 Main St.
837-2266

LOVELL

**Bank of Lovell,
a Bank of Bridger branch**
179 E. Third St.
548-2213

**Big Horn Federal
Savings Bank**

8 E. Main St.
548-2703

**First Bank of Wyoming,
a division of Glacier Bank**

284 E. Main St.
548-2751

LUSK

Bank of the West
231 S. Main St.
334-3161

Lusk State Bank
415 S. Main St.
334-2500

MEETEETSE

Bank of the West
1026 Park Ave.
868-2521

MILLS

First Interstate Bank
300 SW Wyoming Blvd.
235-4448

MOORCROFT

Pinnacle Bank
602 E. Converse St.
756-3473

MOUNTAIN VIEW

Uinta Bank
695 Parkway Drive
782-7400

NEWCASTLE

First State Bank
24 N. Sumner Drive
746-4411

Pinnacle Bank

204 W. Main
746-4466

PINE BLUFFS

Farmers State Bank
103 E. Second St.
245-3221

**Points West
Community Bank**

205 W. Second St.
245-3900

PINEDALE

**1st Bank,
a division of Glacier Bank**

222 E. Pine St.
367-3350

Bank of Sublette County

807 W. Pine St.
367-2672

Rocky Mountain Bank

145 E. Pine St.
367-7600

Wells Fargo

61 E. Pine St.
367-4384

POWELL

**Bank of Powell,
a Bank of Bridger branch**

856 Road 8
754-2774

**Big Horn Federal
Savings Bank**

105 E. Second St.
754-9501

**First Bank of Wyoming,
a division of Glacier Bank**

245 E. First St.
754-2201

Pinnacle Bank

175 N. Evarts St.
754-7955

RANCHESTER

Cowboy State Bank
515 Dayton St.
655-2291

RAWLINS

Bank of Commerce
221 Third St.
324-2265

Bank of the West

220 Fourth St.
324-3475

Meridian Trust FCU

1817 Mahoney St.
324-2024

Rawlins National Bank

220 Fifth St.
324-1100

RIVERTON

Atlantic City FCU
1701 N. Federal Blvd.
856-1701

Bank of the West

123 E. Main St.
856-4320

Central Bank & Trust

220 N. Federal Blvd.
856-4320

First Interstate Bank

323 E. Main St.
856-2211

US Bank

215 N. Broadway Ave.
856-0937

Wells Fargo Bank

616 N. Federal Blvd.
857-2620

Wyoming Community Bank

1700 N. Federal Blvd.
857-9000

ROCK SPRINGS

**1st Bank,
a division of Bank of Glacier**

601 N. Front St.
362-5601

**Commerce Bank
of Wyoming**

1575 Dewar Drive, suite 100
362-4455

Meridian Trust FCU

1701 N. Federal Blvd.
362-1810

RSNB Bank

200 Second St.
362-8801

Rocky Mountain Bank

2515 Foothills Blvd.
362-1234

State Bank

300 Center St.
362-5374

Uinta Bank

204 Center St.
362-6488

US Bank

1510 Dewar Drive
362-3740

Wells Fargo Bank

1400 Dewar Drive
352-5506

SARATOGA**Bank of the West**

302 N. First St.
326-8321

Rawlins National Bank

209 S. First St.
326-8314

SHERIDAN**Bank of the West**

2 N. Main St.
674-4411

Bank of Sheridan

1375 Sugarland Drive
673-8100

Cowboy State Bank

232 E. Grinnell St.
673-4456

First Federal Bank & Trust

671 Illinois St.
672-0464

First Interstate Bank

4 S. Main St.
674-7411
1613 Coffeen Ave.
672-1501

First Northern Bank

29 N. Gould St.
673-7777

Security State Bank

2070 Coffeen Ave.
672-8080

US Bank

203 S. Main St.
672-7290

Wells Fargo Bank

424 N. Main St.
672-0705

SUNDANCE**Sundance State Bank**

123 N. Second St.
283-1074

TETON VILLAGE

Bank of Jackson Hole

3285 Village Drive
734-9037

THAYNE

Bank of Star Valley

113 Peterson Parkway
883-0000

Wells Fargo

116 S. Main St.
883-3464

THERMOPOLIS

Bank of Thermopolis, a Bank of Bridger branch

701 Shoshoni St.
864-3787

Big Horn Federal Savings Bank

634 Broadway St.
864-2156

Central Bank & Trust

435 Arapahoe St.
864-5561

Pinnacle Bank

125 S. Fifth St.
864-5555

TORRINGTON

First State Bank, a division of Glacier Bank

1410 E. Valley Road
532-5600

Pinnacle Bank

2000 Main St.
(800) 986-2181

Platte Valley Bank

2201 Main St.
532-2111

Points West Community Bank

2234 Main St.
532-2173

US Bank

2034 W. B St.
532-7063

UPTON

Firstier Bank

612 Pine St.
468-2446

WHEATLAND

Bank of the West

611 Ninth St.
322-3666

First State Bank, a division of Glacier Bank

1405 16th St.
322-5222

Platte Valley Bank

200 16th St.
322-9215

Rolling Hills Bank & Trust

1404 16th St.
322-1694

Wells Fargo Bank

874 Gilchrist St.
322-6560

WILSON

Bank of Jackson Hole

4010 N. Lake Creek Drive
733-8065

WORLAND

ANB Bank

700 Big Horn Ave.
347-4241

Bank of the West

120 N. Seventh St.
347-6126

Big Horn Federal Savings Bank

1006 Big Horn Ave.
347-6196

Pinnacle Bank

644 Big Horn Ave.
347-3215

Security State Bank

320 N. 10th St.
347-4300

US Bank

100 S. 15th St
347-9268

Participating Certified Development Companies

WIDC/Frontier Certified Development Co.

732 E. Second St., suite 100
Casper
234-5351 or (800) 934-5351

Mountain West Small Business Finance

(801) 474-3232

Participating Microlender

Wyoming Women's Business Center

Director of Microlending Waldo Smith
460-3946
wsmith34@uwyo.edu

Wyoming Smart Capital Network

wyosmartcapital.com

Small business owners and entrepreneurs receive capital assistance from the Collateral Support Program and the Venture Capital Program, funded by the US Department of Treasury's State Small Business Credit Initiative Act.

Development Specialist

Kendall Hutchinson
315-8832
khutchinson@dcnteam.com

Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA's Largest Financing Program

If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90%

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5%; for loans of \$50,000 and greater, prime + 4.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital

GUARANTEE: 50%

Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90%



Microloans

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5%; loans \$10,000 and greater, lender cost + 7.75%

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

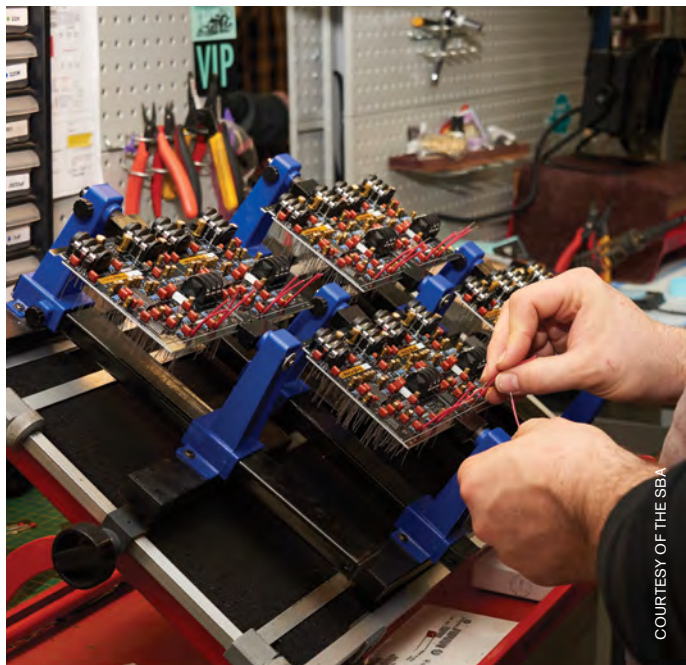
SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.



COURTESY OF THE SBA



COURTESY OF THE SBA

Expand your Market

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to

finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: \$5 million

Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over \$50,000 and maturity of seven years or more

Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90%

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90%

Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.



▲ HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business Development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research seed funding program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than \$1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.

Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than \$3.5 billion in early stage capital through a competitive awards process.

How it works

Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and ranges from \$100,000-\$225,000.
- » The full R&D period lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce

- › National Institute of Standards and Technology
- › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation

Visit **sbir.gov** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

SBIR Road Tour

Visit **sbirroadtour.com** to learn about national events connecting entrepreneurs working on advanced tech to the country's largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually.

Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works

Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible

The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit **sba.gov** and click on Funding Program and then Investment Capital.

Advertise your company here.

Reach an unparalleled audience of small business owners
with the U.S. Small Business Administration's
Small Business Resource Guide.

contactinfo@newsouthmediainc.com



How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY JESS WALKER

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus

beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as



COURTESY OF THE SBA

Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution

An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local

When you’re affected by a disaster the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.

What to do after a Disaster Declaration

After a disaster is declared by the President



Register with FEMA at **disasterassistance.gov** or call (800) 621-3362, TTY (800) 462-7585, or visit a Disaster Recovery Center. Locations can be found at **fema.gov/drc**. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, we will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit **disasterloan.sba.gov/ela** to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.



Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses



Small Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner's shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabriele Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. "You've got to have resiliency. You've got to swallow your pride sometimes," Stephanie says. "But you also have to believe in your product."

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership," Stephanie says. "That drive keeps you going."

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance.

SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit **sba.gov/disaster**.

Keep in mind

Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.



Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.



Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.



Protect your documents

- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.



Review insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.



Establish a solid supply chain

- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.



Plan for an alternative location

- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.



Practice your plan with your staff

Based on your location, assess your risk for every type of emergency.

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit

Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work

Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

- » startups and firms in business less than three years
- » businesses with credit issues or internally prepared financial statements
- » those who cannot secure bonding through regular commercial channels
- » subcontractors with a desire to establish their own bonding as a prime contractor
- » those wishing to increase their current bonding limits



▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about \$30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.

For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses, and all projects up to \$100,000. The SBA reimburses 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA QuickApp program.

- » easy application
- » no need to submit financials to the SBA
- » online applications submitted to SBA authorized agents approved within hours



Ready to start?

The SBA partners with 40 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

**Office of Surety
Guarantees**
(202) 205-6540

CONTRACTING

Doing Business with the Government



How I Did It

COURTESY OF THE SEA

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE



5 Tips for Success

Find a mentor.

I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.

The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

See if your company can use the SBA Subcontracting Network database, https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm. SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.

I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

Build a team.

Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.

major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She's investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she's able to do all of this.

Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told me, and I didn't do that again," Rahn

said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include



How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search **https://beta.sam.gov** to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to **certify.sba.gov**. Submit an offer at **beta.sam.gov** on a contract that fits your business.

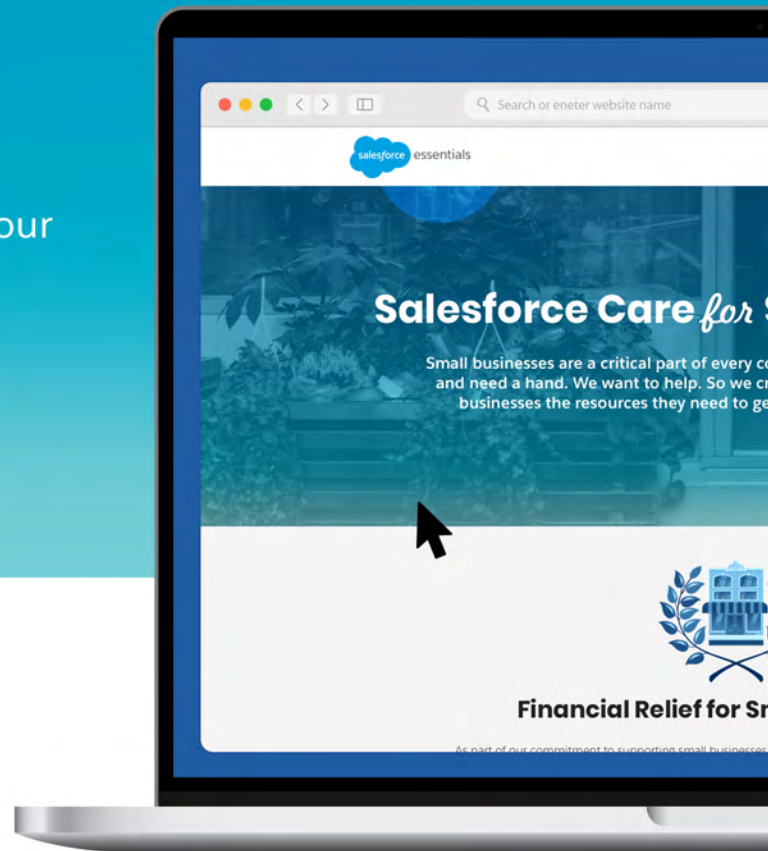
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Learn more:
salesforce.com/careforsmallbusiness



*New customers only. Restrictions apply.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, [sba.gov/naa](https://www.sba.gov). The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit [certify.sba.gov](https://www.certify.sba.gov).

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and adjusted gross income of less than \$250,000 and assets under \$4 million

- » You must be certified as a small business within your NAICS industry classification (naics.com).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- » be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- » have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- » have at least 35% of your employees living in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you're eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Wyoming Procurement Technical Assistance Center

Program Manager

Andi Lewis

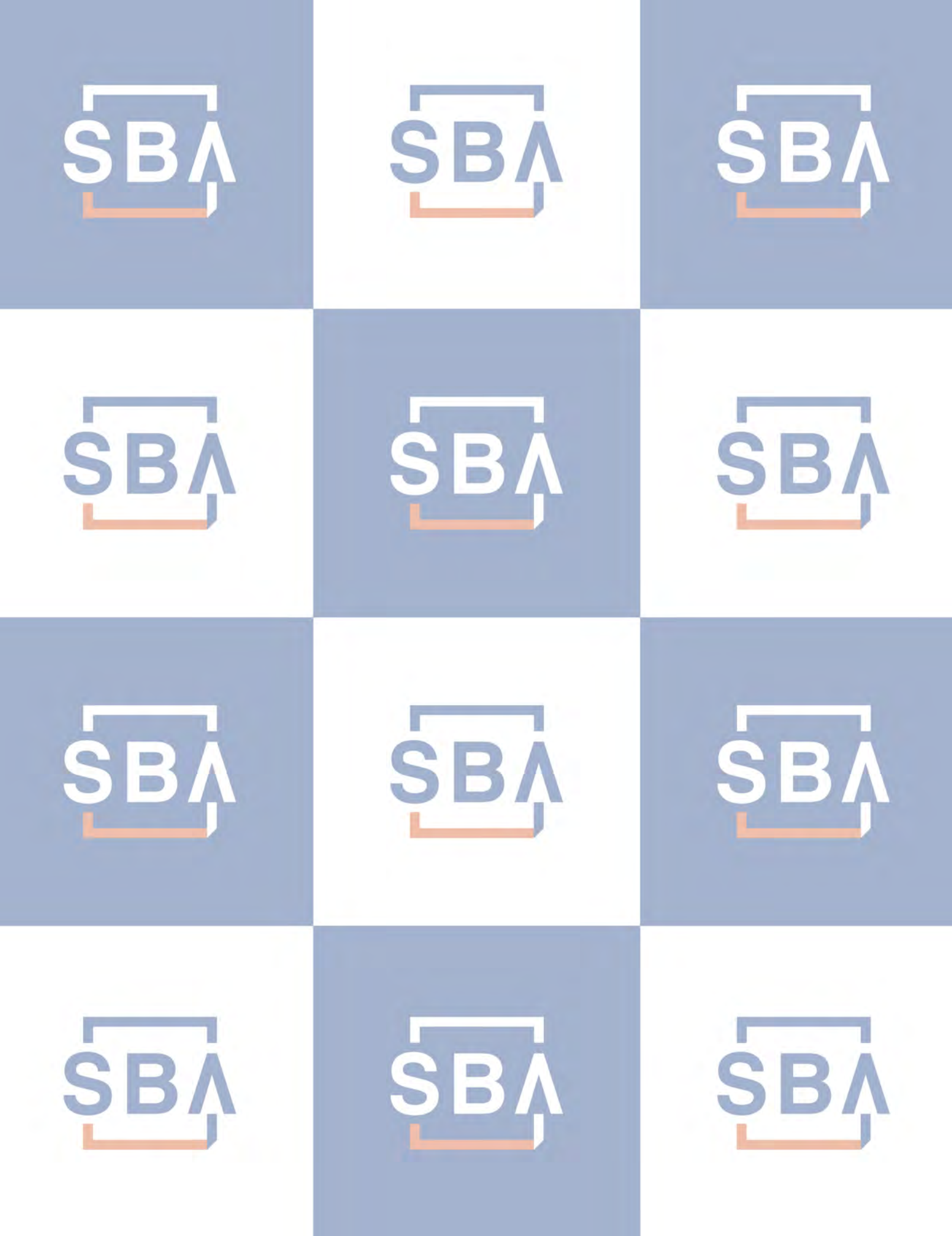
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- **Wyoming Athletic Club** in Casper works with Rocky Mountain Power to upgrade to LED lighting and save nearly \$5,000 in energy costs.

How can we help your business save? Call toll-free 1-855-805-7231 or visit Wattsmart.com.